

404881.106357

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Plonski

Serial No.: 10/747,754

Filed: December 29, 2003



For: OPTION PREMIUM ENHANCED TOTAL RETURNS
FROM A PREDETERMINED INDEX OR ETF TYPE FUND

Examiner: Thomas M. Hammond III

Art Unit: 3691

7 Times Square
New York, New York 10036-7311
212-297-5800

DECLARATION UNDER RULE 132

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SIR:

I, Arnold Plonski, do declare as follows:

1. I am the inventor of the above-identified application.

2. I have a Bachelor of Science degree in mathematics.

I hereby certify that this correspondence is being deposited
with the United States Postal Service as first class mail in
an envelope addressed: Commissioner of Patents and Trademarks,
P.O. Box 1450, Alexandria, VA 22313-1450, on August 11, 2008

Ronald E. Brown

Attorney



Signature

September 11
August, 2008

Date of Signature

The Commissioner is hereby authorized to charge any additional
fees which may be required, or credit any overpayment to
Account No. 50-1145, Order No. 404881.106357

3. After receiving the B.S. in mathematics, I was a teacher of calculus, analytical geometry, probability, statistics and trigonometry.
4. After being a teacher, I worked, and continue to work in the securities industry for twenty-seven years, during which time I accumulated many professional designations in the securities industry and was very active in the options sector.
5. Currently, and throughout my career in the securities industry, few managers or strategies have consistently outperformed the S&P 500 index.
6. However, the strategy that I have created has produced unexpected results over twenty-five years of retroactive application.
7. The enclosed charts representing five years of real time data applied to many market segments demonstrates the performance results.
8. These charts, for example, show a 53.23 percent gain in the Dow Jones Industrial Average from November 15, 2002 through December 21, 2007, as compared to a 107.19 percent gain using my invention implemented with to the stocks of the Dow Jones Industrial Average. This translates into an enhancement attributable to my invention of 53.96 percent. This similarly outperforms the Standard & Poors 500 index for the same period, which realized a 58.78 percent gain.
9. These charts show similar unexpected results, for a similar period, for my invention implemented with respect to the Semiconductor Stock Index, the Pharmaceutical Stock Index, the Computer Technology Stock Index, the Biotechnology Stock Index, the Major Market Index, the Banking Stock Index, the NASDAQ index, the S&P 500, the Institutional Stock Index, the Mid-Cap Stock Index and the Small-Cap Stock Index.

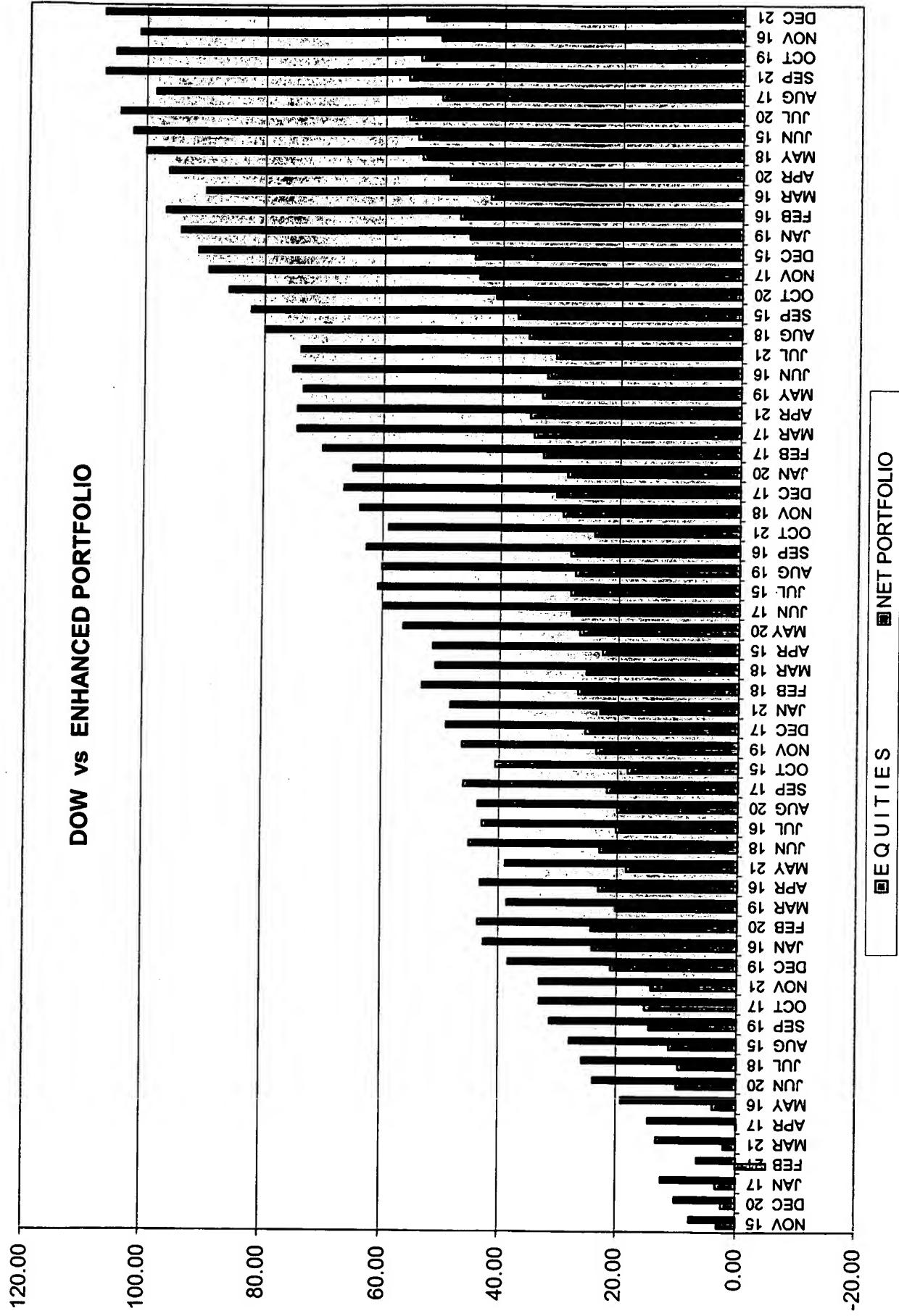
10. These results are clearly unexpected and would be of great surprise to those of ordinary skill in the art of financial analysis.
11. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Respectfully submitted,

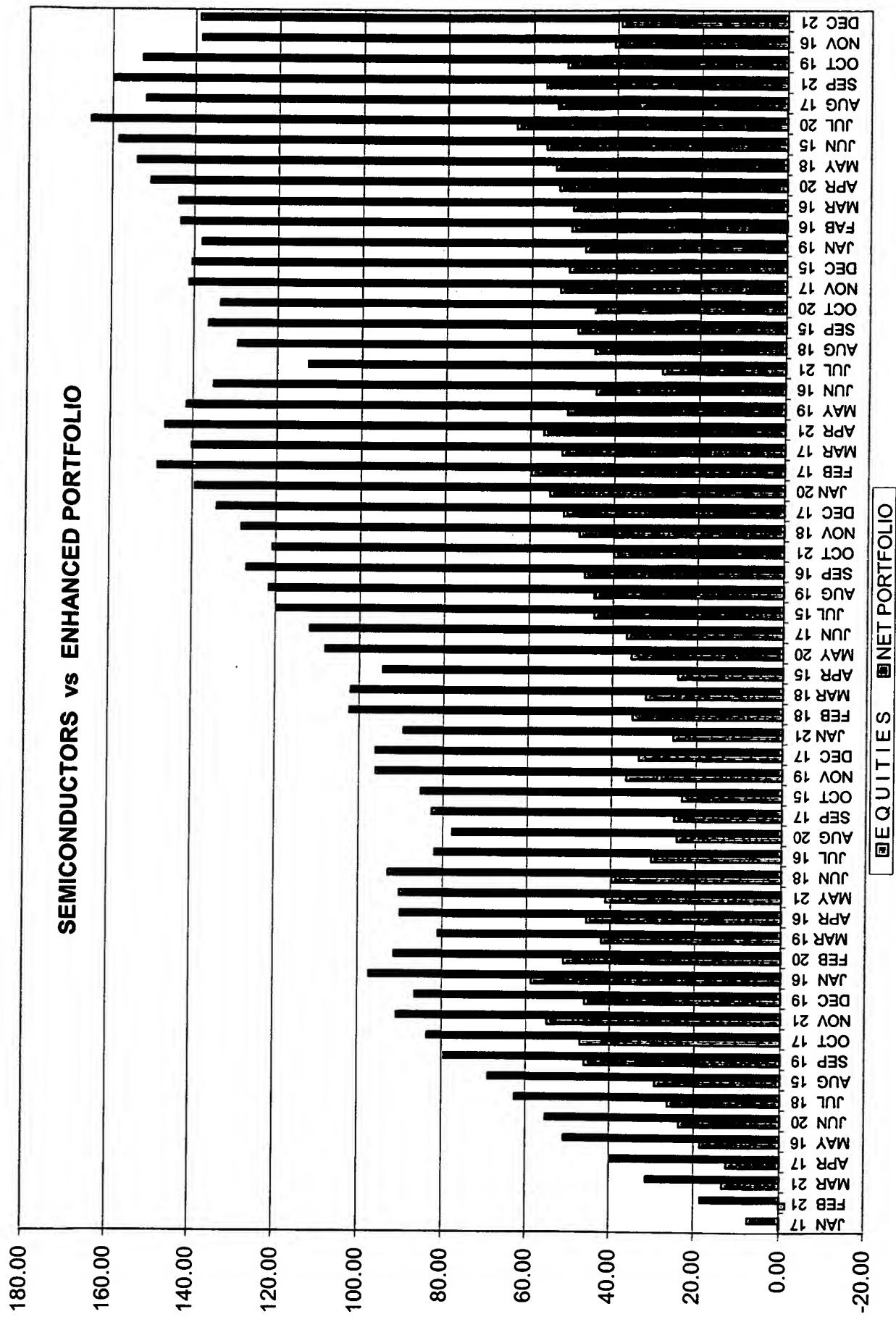


A. Plonski

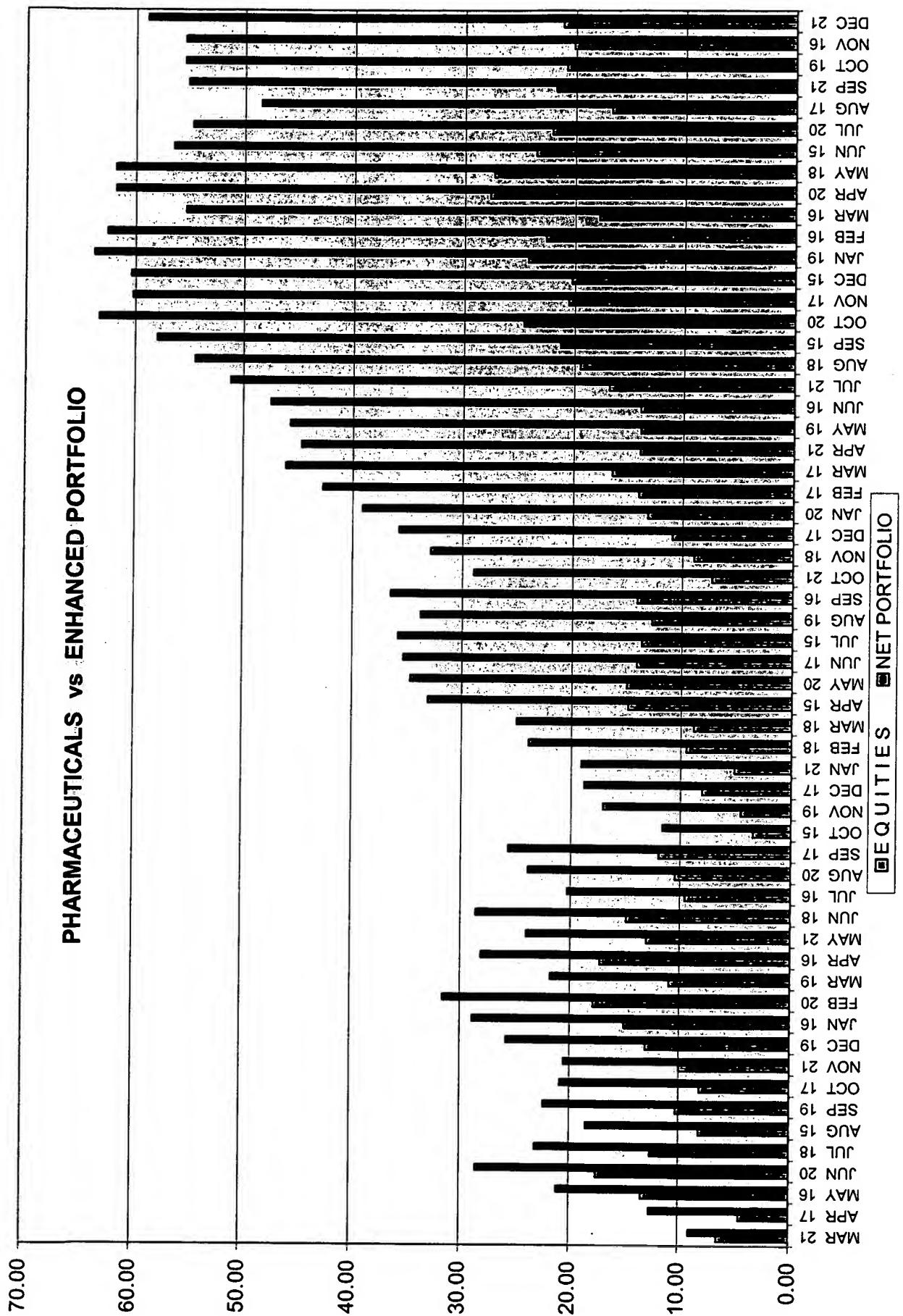
Arnold Plonski



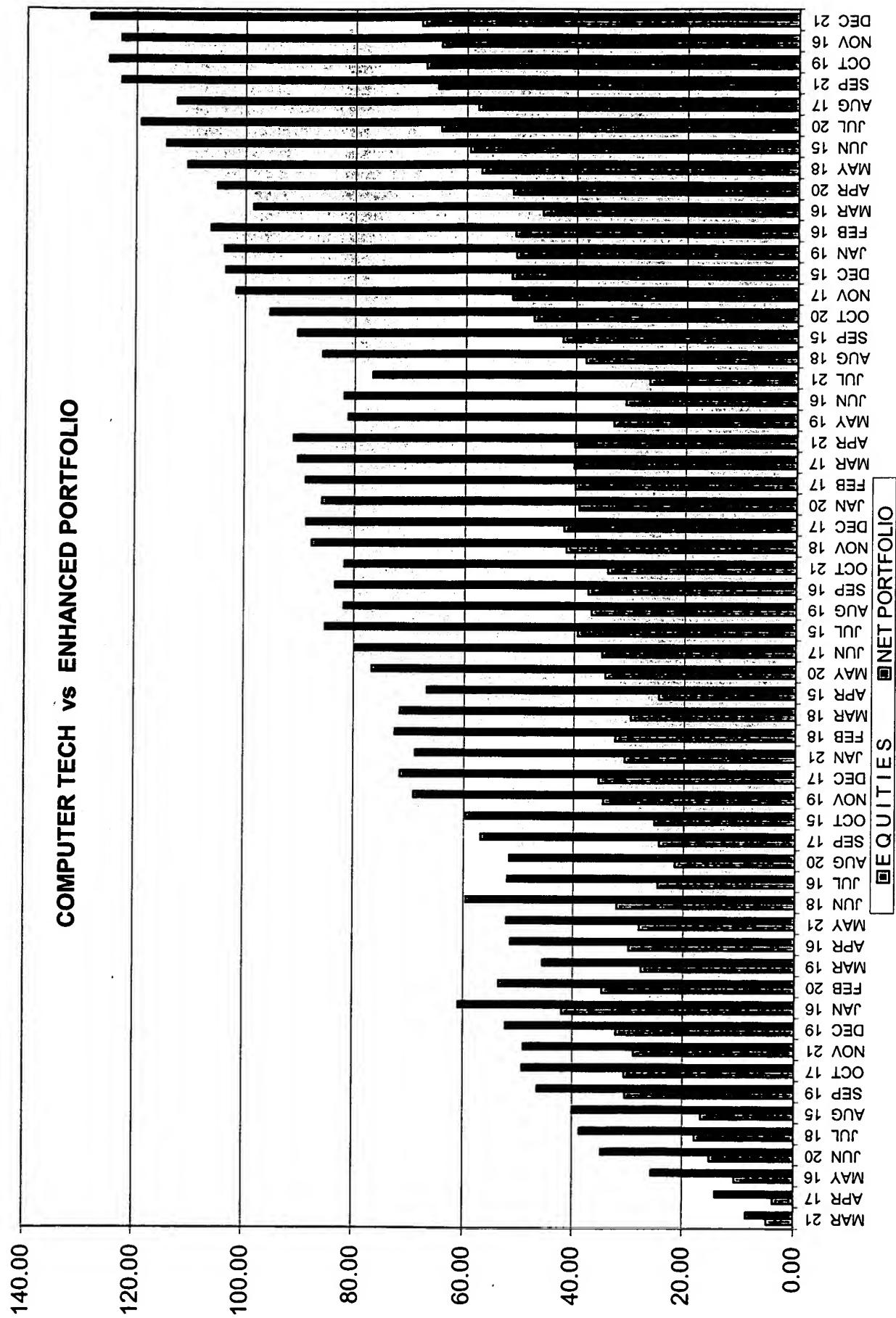
	EQUITIES	ENHANCEMENT	NET PORTFOLIO	S & P 500
NOV 15	3.08	4.55	7.63	3.09
DEC 20	2.39	7.76	10.15	2.08
JAN 17	2003	3.35	9.07	2.75
FEB 21		-5.18	11.61	-3.26
MAR 21		2.08	11.19	2.04
APR 17		-0.13	14.69	1.79
MAY 16		3.95	15.18	7.38
JUN 20		9.94	13.93	12.89
JUL 18		9.73	16.00	12.89
AUG 15		11.26	16.56	13.81
SEP 19		14.52	16.69	18.35
OCT 17		15.21	17.74	18.64
NOV 21		14.25	18.70	17.48
DEC 19		21.00	17.24	22.70
JAN 16	2004	24.12	18.34	27.38
FEB 20		24.32	19.09	27.73
MAR 19		20.25	18.29	24.76
APR 16		23.10	19.96	27.01
MAY 21		18.45	20.39	23.40
JUN 18		22.96	22.04	27.15
JUL 16		20.26	22.56	24.15
AUG 20		20.01	23.47	23.88
SEP 17		21.78	24.23	26.70
OCT 15		18.33	22.37	24.84
NOV 19		23.61	22.61	30.44
DEC 17		25.48	23.44	32.49
JAN 21	2005	23.04	25.21	30.31
FEB 18		26.81	26.30	33.22
MAR 18		25.37	25.45	32.22
APR 15		22.71	28.54	28.27
MAY 20		26.52	29.80	32.29
JUN 17		27.99	31.80	34.64
JUL 15		28.15	32.56	35.54
AUG 19		27.38	32.65	34.86
SEP 16		28.17	34.46	36.33
OCT 21		24.17	34.75	31.61
NOV 18		29.54	34.30	37.40
DEC 17		30.61	35.90	38.98
JAN 20	2006	28.81	36.21	38.46
FEB 17		32.93	37.22	40.33
MAR 17		34.50	39.98	41.90
APR 21		35.13	39.31	42.21
MAY 19		33.17	40.29	38.88
JUN 16		32.34	42.98	37.79
JUL 21		30.89	43.02	36.84
AUG 18		35.50	44.40	41.75
SEP 15		37.38	44.79	43.18
OCT 20		41.09	44.67	46.74
NOV 17		43.88	45.22	49.11
DEC 15		44.70	46.18	51.04
JAN 19	2007	45.61	48.24	54.60
FEB 16		47.24	49.26	56.34
MAR 16		42.19	47.41	51.71
APR 20		49.02	47.02	58.74
MAY 18		53.64	46.34	61.40
JUN 15		54.43	47.82	62.19
JUL 20		56.02	48.42	62.26
AUG 17		50.45	47.91	56.24
SEP 21		56.07	51.00	61.87
OCT 19		54.06	51.25	60.17
NOV 16		50.61	50.58	57.03
DEC 21		53.23	53.96	58.78



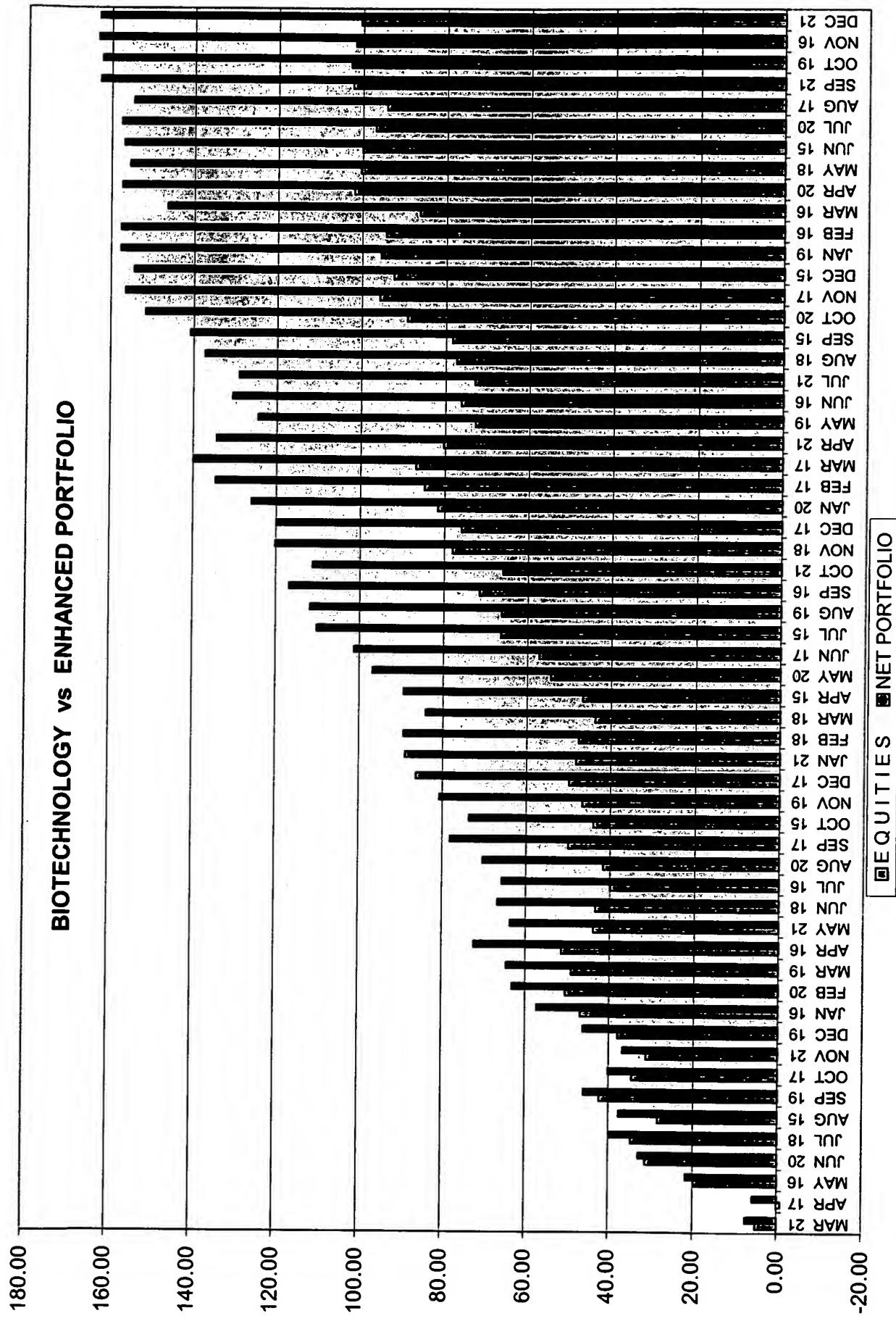
		EQUITIES	ENHANCEMENT	NET PORTFOLIO	S & P 500
JAN 17	2003	0.12	7.29	7.41	0.67
FEB 21		-1.38	19.68	18.30	-5.70
MAR 21		13.31	17.98	31.29	-0.04
APR 17		12.36	27.28	39.64	-0.29
MAY 16		18.46	32.38	50.84	5.30
JUN 20		23.50	31.70	55.20	10.81
JUL 18		26.28	36.20	62.48	10.81
AUG 15		29.26	39.57	68.83	11.73
SEP 19		46.04	33.35	79.39	16.27
OCT 17		46.99	36.36	83.35	16.56
NOV 21		54.99	35.71	90.70	15.40
DEC 19		46.00	40.32	86.32	20.62
JAN 16	2004	58.78	38.47	97.25	25.30
FEB 20		51.13	40.22	91.35	25.65
MAR 19		42.01	38.98	80.99	22.68
APR 16		45.66	44.28	89.94	24.93
MAY 21		41.12	49.10	90.22	21.32
JUN 18		39.79	53.11	92.90	25.07
JUL 16		30.45	51.44	81.89	22.07
AUG 20		24.42	53.30	77.72	21.80
SEP 17		25.08	57.52	82.60	24.62
OCT 15		23.24	61.98	85.22	22.76
NOV 19		36.50	59.40	95.90	28.36
DEC 17		33.61	62.31	95.92	30.41
JAN 21	2005	25.46	63.93	89.39	28.23
FEB 18		35.14	67.12	102.26	31.14
MAR 18		32.04	69.97	102.01	30.14
APR 15		24.40	69.98	94.38	26.19
MAY 20		35.55	72.44	107.99	30.21
JUN 17		36.70	74.94	111.64	32.56
JUL 15		44.39	75.21	119.60	33.46
AUG 19		44.08	77.48	121.56	32.78
SEP 16		46.77	80.11	126.88	34.25
OCT 21		39.87	80.89	120.76	29.53
NOV 18		48.14	79.97	128.11	35.32
DEC 17		51.93	82.16	134.09	36.90
JAN 20	2006	55.23	84.11	139.34	36.38
FEB 17		59.67	88.63	148.30	38.25
MAR 17		52.36	87.81	140.17	39.82
APR 21		56.78	89.73	146.51	40.13
MAY 19		51.16	90.34	141.50	36.80
JUN 16		44.36	90.65	135.01	35.71
JUL 21		28.80	83.74	112.54	34.76
AUG 18		44.73	84.68	129.41	39.67
SEP 15		48.92	87.48	136.40	41.10
OCT 20		45.21	88.30	133.51	44.66
NOV 17		53.14	87.98	141.12	47.03
DEC 15		51.04	89.41	140.45	48.96
JAN 19	2007	47.25	90.84	138.09	49.20
FAB 16		50.57	92.65	143.22	50.94
MAR 16		50.18	93.51	143.69	46.31
APR 20		53.47	97.00	150.47	53.34
MAY 18		54.34	99.45	153.79	56.00
JUN 15		56.65	101.77	158.42	56.79
JUL 20		63.67	101.33	165.00	56.86
AUG 17		54.08	97.64	151.72	50.84
SEP 21		56.94	102.48	159.42	56.47
OCT 19		51.78	100.74	152.52	54.77
NOV 16		40.63	97.79	138.42	51.63
DEC 21		39.05	99.73	138.78	53.38



		EQUITIES	ENHANCEMENT	NET PORTFOLIO	S & P 500
MAR 21	2003	6.55	2.48	9.03	5.66
APR 17		4.54	8.08	12.62	5.41
MAY 16		13.34	7.80	21.14	11.00
JUN 20		17.50	10.97	28.47	16.51
JUL 18		12.54	10.58	23.12	16.51
AUG 15		8.18	10.29	18.47	17.43
SEP 19		10.27	12.09	22.36	21.97
OCT 17		8.12	12.74	20.86	22.26
NOV 21		9.98	10.55	20.53	21.10
DEC 19		13.03	12.74	25.77	26.32
JAN 16	2004	15.00	13.82	28.82	31.00
FEB 20		17.84	13.70	31.54	31.35
MAR 19		10.93	10.84	21.77	28.38
APR 16		17.22	10.85	28.07	30.63
MAY 21		12.98	11.00	23.98	27.02
JUN 18		14.84	13.69	28.53	30.77
JUL 16		9.53	10.73	20.26	27.77
AUG 20		10.46	13.39	23.85	27.50
SEP 17		11.91	13.75	25.66	30.32
OCT 15		3.45	8.14	11.59	28.46
NOV 19		4.57	12.47	17.04	34.06
DEC 17		8.05	10.73	18.78	36.11
JAN 21	2005	5.19	13.86	19.05	33.93
FEB 18		9.50	14.37	23.87	36.84
MAR 18		8.86	16.12	24.98	35.84
APR 15		14.81	18.24	33.05	31.89
MAY 20		14.94	19.76	34.70	35.91
JUN 17		14.02	21.28	35.30	38.26
JUL 15		13.60	22.20	35.80	39.16
AUG 19		12.69	21.07	33.76	38.48
SEP 16		14.02	22.45	36.47	39.95
OCT 21		7.33	21.61	28.94	35.23
NOV 18		8.97	23.90	32.87	41.02
DEC 17		10.93	24.82	35.75	42.60
JAN 20	2006	13.14	25.95	39.09	42.08
FEB 17		13.96	28.75	42.71	43.95
MAR 17		16.41	29.68	46.09	45.52
APR 21		13.87	30.80	44.67	45.83
MAY 19		13.82	31.88	45.70	42.50
JUN 16		13.86	33.59	47.45	41.41
JUL 21		16.76	34.38	51.14	40.46
AUG 18		19.46	35.02	54.48	45.37
SEP 15		21.29	36.66	57.95	46.80
OCT 20		24.58	38.65	63.23	50.36
NOV 17		20.55	39.64	60.19	52.73
DEC 15		20.25	40.10	60.35	54.66
JAN 19	2007	24.23	39.47	63.70	54.90
FEB 16		22.63	39.90	62.53	56.64
MAR 16		17.79	37.58	55.37	52.01
APR 20		27.67	34.08	61.75	59.04
MAY 18		27.32	34.47	61.79	61.70
JUN 15		23.54	32.96	56.50	62.49
JUL 20		22.09	32.66	54.75	62.56
AUG 17		16.66	31.83	48.49	56.54
SEP 21		21.78	33.40	55.18	62.17
OCT 19		20.81	34.69	55.50	60.47
NOV 16		20.13	35.33	55.46	57.33
DEC 21		21.13	37.77	58.90	59.08

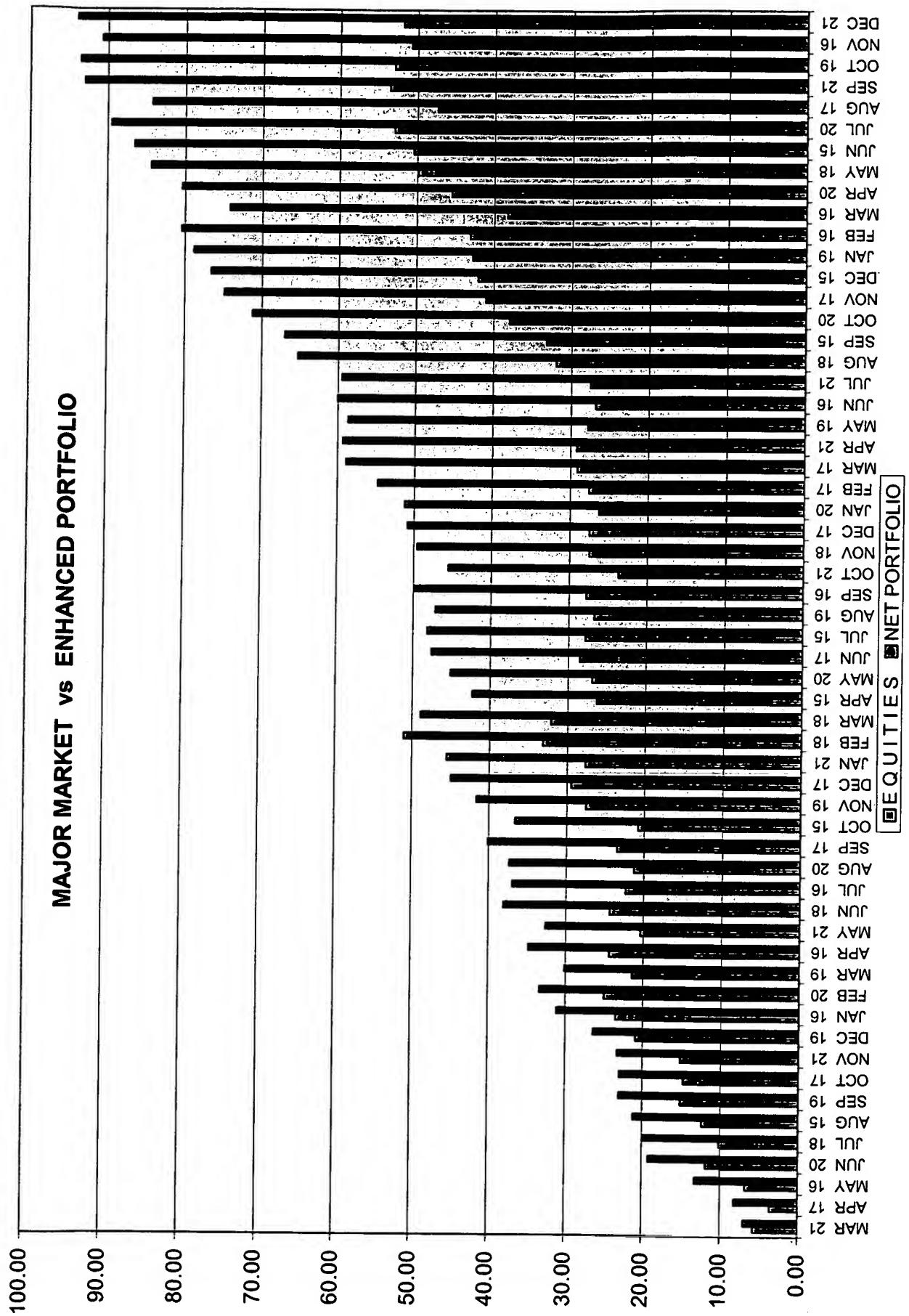


		EQUITIES	ENHANCEMENT	NET PORTFOLIO	S & P 500
MAR 21	2003	4.84	3.69	8.53	5.66
APR 17		3.72	10.33	14.05	5.41
MAY 16		10.64	15.02	25.66	11.00
JUN 20		15.10	19.61	34.71	16.51
JUL 18		17.80	20.77	38.57	16.51
AUG 15		16.69	23.25	39.94	17.43
SEP 19		30.40	15.89	46.29	21.97
OCT 17		30.61	18.47	49.08	22.26
NOV 21		28.93	19.89	48.82	21.10
DEC 19		32.06	20.05	52.11	26.32
JAN 16	2004	41.88	18.93	60.81	31.00
FEB 20		34.67	18.78	53.45	31.35
MAR 19		27.63	17.81	45.44	28.38
APR 16		29.83	21.42	51.25	30.63
MAY 21		28.03	23.98	52.01	27.02
JUN 18		32.05	27.48	59.53	30.77
JUL 16		24.70	27.16	51.86	27.77
AUG 20		21.52	29.98	51.50	27.50
SEP 17		24.48	32.38	56.86	30.32
OCT 15		25.33	34.30	59.63	28.46
NOV 19		34.59	34.42	69.01	34.06
DEC 17		35.43	36.06	71.49	36.11
JAN 21	2005	30.77	37.96	68.73	33.93
FEB 18		32.47	39.98	72.45	36.84
MAR 18		29.68	41.85	71.53	35.84
APR 15		24.68	41.99	66.67	31.89
MAY 20		34.30	42.34	76.64	35.91
JUN 17		34.89	44.84	79.73	38.26
JUL 15		39.36	45.80	85.16	39.16
AUG 19		36.91	44.90	81.81	38.48
SEP 16		37.49	45.87	83.36	39.95
OCT 21		33.97	47.71	81.68	35.23
NOV 18		41.50	46.06	87.56	41.02
DEC 17		41.91	46.74	88.65	42.60
JAN 20	2006	39.23	46.58	85.81	42.08
FEB 17		39.94	48.82	88.76	43.95
MAR 17		40.16	50.09	90.25	45.52
APR 21		40.07	50.92	90.99	45.83
MAY 19		33.06	48.10	81.16	42.50
JUN 16		30.88	51.00	81.88	41.41
JUL 21		26.65	49.97	76.62	40.46
AUG 18		38.17	47.62	85.79	45.37
SEP 15		42.29	48.12	90.41	46.80
OCT 20		47.57	47.82	95.39	50.36
NOV 17		51.46	50.22	101.68	52.73
DEC 15		51.57	52.03	103.60	54.66
JAN 19	2007	50.77	53.14	103.91	54.90
FEB 16		50.96	55.36	106.32	56.64
MAR 16		46.03	52.50	98.53	52.01
APR 20		51.45	53.77	105.22	59.04
MAY 18		57.24	53.37	110.61	61.70
JUN 15		59.34	55.14	114.48	62.49
JUL 20		64.56	54.57	119.13	62.56
AUG 17		57.89	54.60	112.49	56.54
SEP 21		65.12	57.59	122.71	62.17
OCT 19		67.29	57.68	124.97	60.47
NOV 16		64.50	58.23	122.73	57.33
DEC 21		68.07	60.34	128.41	59.08

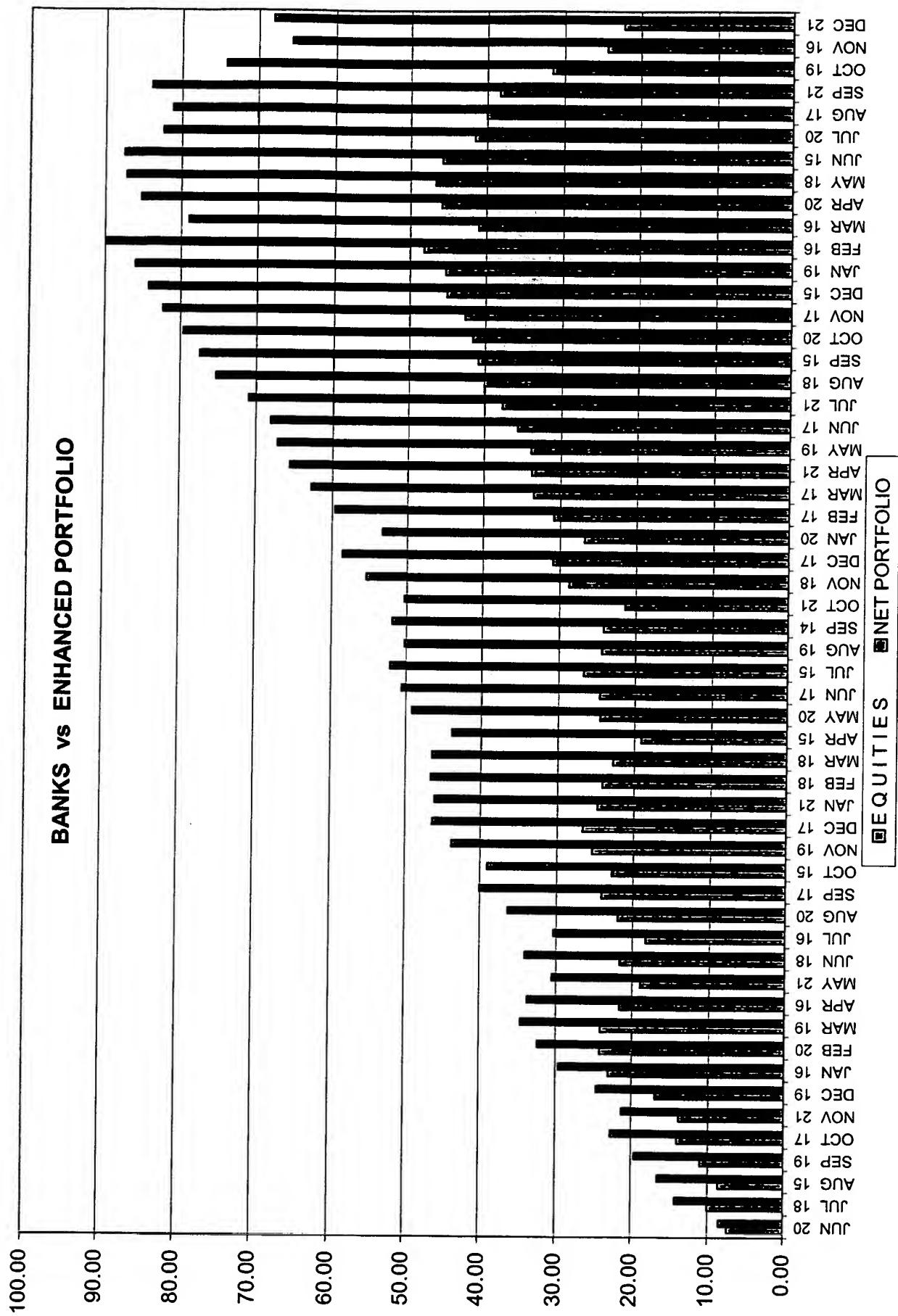


EQUITIES **ENHANCEMENT** **NET PORTFOLIO** **S & P 500**

MAR 21	2003	5.04	2.38	7.42	5.66
APR 17		-0.80	6.51	5.71	5.41
MAY 16		19.74	1.87	21.61	11.00
JUN 20		31.28	1.62	32.90	16.51
JUL 18		34.67	5.10	39.77	16.51
AUG 15		28.35	9.18	37.53	17.43
SEP 19		42.12	3.73	45.85	21.97
OCT 17		34.50	5.55	40.05	22.26
NOV 21		31.21	5.51	36.72	21.10
DEC 19		37.87	8.25	46.12	26.32
JAN 16	2004	46.71	10.43	57.14	31.00
FEB 20		50.31	12.85	63.16	31.35
MAR 19		48.95	15.56	64.51	28.38
APR 16		51.29	21.03	72.32	30.63
MAY 21		43.77	19.92	63.69	27.02
JUN 18		43.34	23.43	66.77	30.77
JUL 16		39.85	25.88	65.73	27.77
AUG 20		41.53	28.79	70.32	27.50
SEP 17		49.86	28.17	78.03	30.32
OCT 15		43.92	29.69	73.61	28.46
NOV 19		46.62	33.99	80.61	34.06
DEC 17		49.76	36.46	86.22	36.11
JAN 21	2005	48.12	40.61	88.73	33.93
FEB 18		47.56	41.57	89.13	36.84
MAR 18		43.66	40.27	83.93	35.84
APR 15		46.65	42.54	89.19	31.89
MAY 20		54.32	42.36	96.68	35.91
JUN 17		57.16	44.13	101.29	38.26
JUL 15		66.41	43.83	110.24	39.16
AUG 19		66.24	45.60	111.84	38.48
SEP 16		71.47	45.29	116.76	39.95
OCT 21		65.94	45.35	111.29	35.23
NOV 18		77.97	42.16	120.13	41.02
DEC 17		75.93	43.97	119.90	42.60
JAN 20	2006	81.47	44.37	125.84	42.08
FEB 17		84.63	49.80	134.43	43.95
MAR 17		86.75	53.14	139.89	45.52
APR 21		80.24	54.03	134.27	45.83
MAY 19		72.88	51.51	124.39	42.50
JUN 16		76.18	54.36	130.54	41.41
JUL 21		73.02	55.98	129.00	40.46
AUG 18		77.38	59.84	137.22	45.37
SEP 15		78.38	62.37	140.75	46.80
OCT 20		88.98	62.59	151.57	50.36
NOV 17		95.56	60.88	156.44	52.73
DEC 15		92.26	62.15	154.41	54.66
JAN 19	2007	95.30	62.26	157.56	54.90
FEB 16		94.14	63.38	157.52	56.64
MAR 16		86.17	60.21	146.38	52.01
APR 20		101.89	55.40	157.29	59.04
MAY 18		100.33	55.14	155.47	61.70
JUN 15		100.02	56.84	156.86	62.49
JUL 20		96.87	60.58	157.45	62.56
AUG 17		94.08	60.55	154.63	56.54
SEP 21		102.33	60.30	162.63	62.17
OCT 19		102.83	59.42	162.25	60.47
NOV 16		101.74	61.38	163.12	57.33
DEC 21		100.54	62.30	162.84	59.08

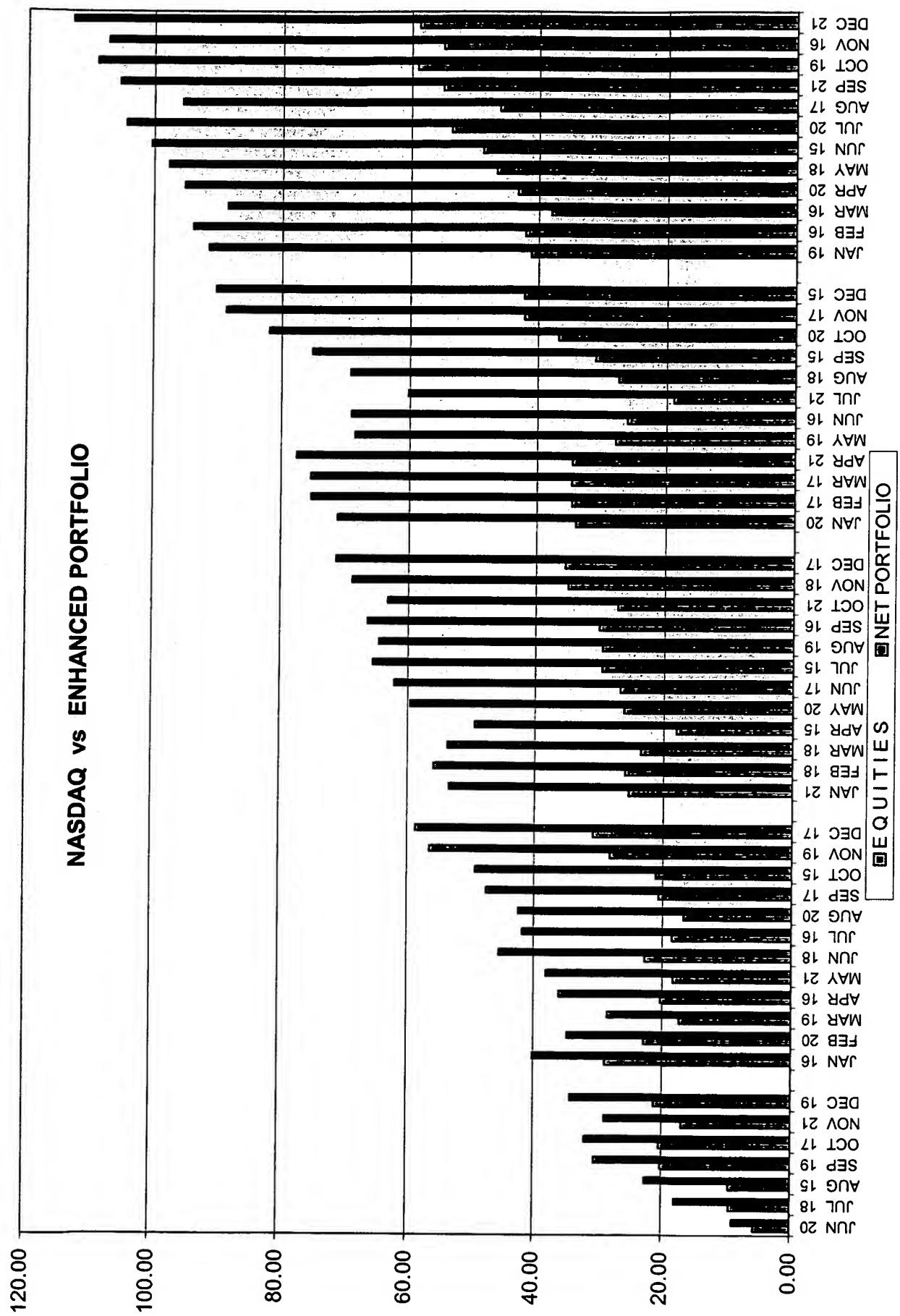


		EQUITIES	ENHANCEMENT	NET PORTFOLIO	S & P 500
MAR 21	2003	5.65	1.26	6.91	5.66
APR 17		3.55	4.55	8.10	5.41
MAY 16		6.73	6.44	13.17	11.00
JUN 20		11.79	7.41	19.20	16.51
JUL 18		10.15	9.77	19.92	16.51
AUG 15		12.34	8.81	21.15	17.43
SEP 19		15.08	7.92	23.00	21.97
OCT 17		14.73	8.20	22.93	22.26
NOV 21		15.11	8.13	23.24	21.10
DEC 19		20.92	5.47	26.39	26.32
JAN 16	2004	23.47	7.64	31.11	31.00
FEB 20		25.05	8.26	33.31	31.35
MAR 19		21.43	8.67	30.10	28.38
APR 16		24.39	10.38	34.77	30.63
MAY 21		20.37	12.20	32.57	27.02
JUN 18		24.38	13.64	38.02	30.77
JUL 16		22.33	14.52	36.85	27.77
AUG 20		21.28	16.00	37.28	27.50
SEP 17		23.46	16.61	40.07	30.32
OCT 15		20.78	15.81	36.59	28.46
NOV 19		27.54	13.99	41.53	34.06
DEC 17		29.41	15.46	44.87	36.11
JAN 21	2005	27.66	17.79	45.45	33.93
FEB 18		33.13	17.90	51.03	36.84
MAR 18		32.06	16.84	48.90	35.84
APR 15		26.26	15.98	42.24	31.89
MAY 20		26.91	18.12	45.03	35.91
JUN 17		28.52	19.03	47.55	38.26
JUL 15		27.84	20.23	48.07	39.16
AUG 19		26.73	20.33	47.06	38.48
SEP 16		27.77	22.10	49.87	39.95
OCT 21		23.66	21.77	45.43	35.23
NOV 18		27.47	22.07	49.54	41.02
DEC 17		27.51	23.29	50.80	42.60
JAN 20	2006	26.27	24.93	51.20	42.08
FEB 17		27.59	27.13	54.72	43.95
MAR 17		29.11	29.77	58.88	45.52
APR 21		29.21	30.11	59.32	45.83
MAY 19		27.85	30.82	58.67	42.50
JUN 16		26.81	33.18	59.99	41.41
JUL 21		27.50	31.96	59.46	40.46
AUG 18		31.91	33.34	65.25	45.37
SEP 15		33.15	33.79	66.94	46.80
OCT 20		37.96	33.19	71.15	50.36
NOV 17		40.97	33.90	74.87	52.73
DEC 15		42.00	34.56	76.56	54.66
JAN 19	2007	42.72	36.05	78.77	54.90
FEB 16		43.03	37.32	80.35	56.64
MAR 16		38.28	35.89	74.17	52.01
APR 20		45.42	34.91	80.33	59.04
MAY 18		49.84	34.46	84.30	61.70
JUN 15		50.34	36.08	86.42	62.49
JUL 20		52.92	36.55	89.47	62.56
AUG 17		47.31	36.87	84.18	56.54
SEP 21		53.57	39.36	92.93	62.17
OCT 19		52.92	40.57	93.49	60.47
NOV 16		50.70	39.99	90.69	57.33
DEC 21		51.80	42.10	93.90	59.08

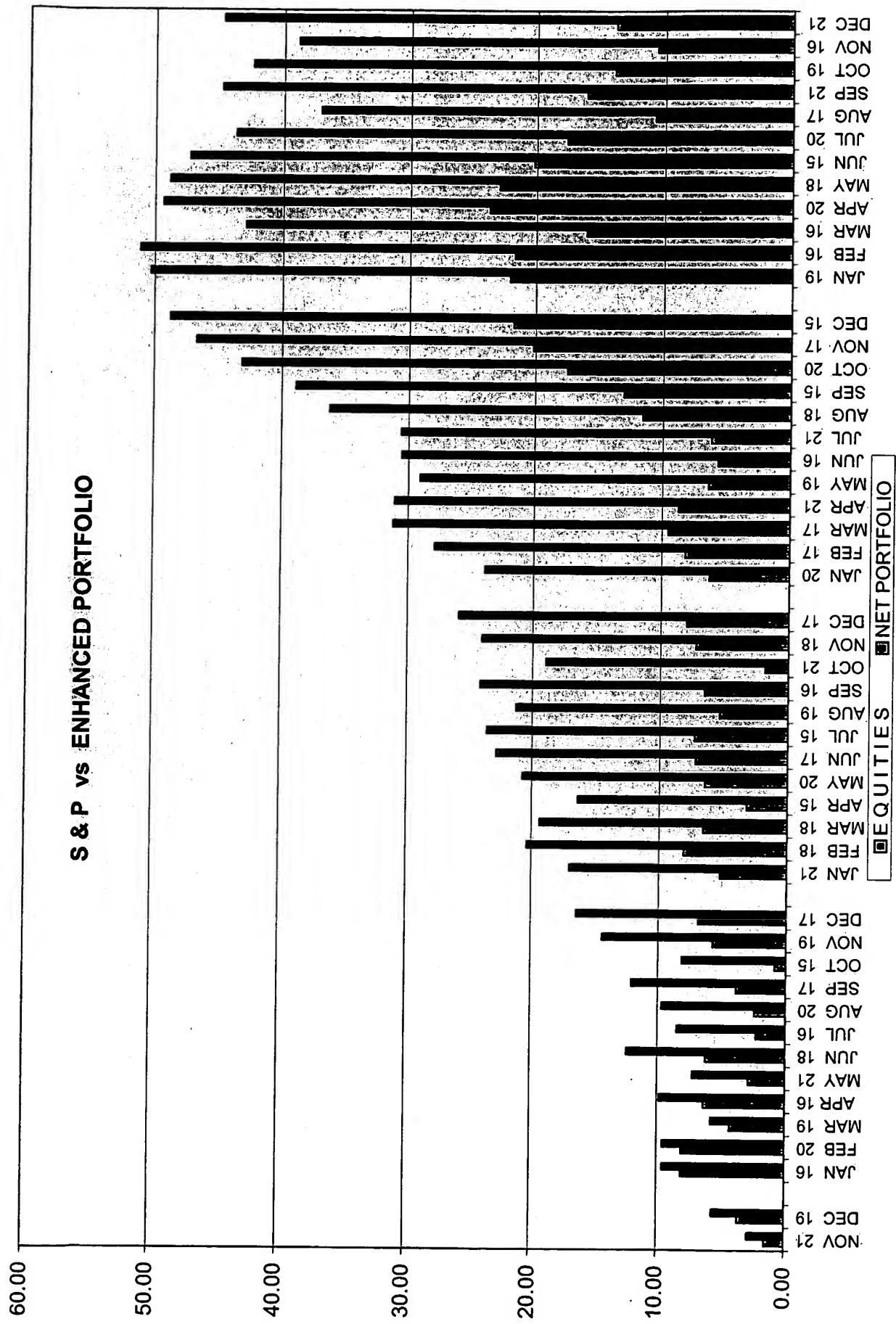


EQUITIES **ENHANCEMENT** **NET PORTFOLIO** **S & P 500**

JUN 20	2003	7.37	1.12	8.49	5.51
JUL 18		10.00	4.24	14.24	5.51
AUG 15		8.60	7.91	16.51	6.43
SEP 19		10.97	8.61	19.58	10.97
OCT 17		13.99	8.71	22.70	11.26
NOV 21		13.79	7.47	21.26	10.10
DEC 19		16.88	7.70	24.58	15.32
JAN 16	2004	23.03	6.54	29.57	20.00
FEB 20		24.16	8.20	32.36	20.35
MAR 19		24.09	10.50	34.59	17.38
APR 16		21.62	12.13	33.75	19.63
MAY 21		18.91	11.56	30.47	16.02
JUN 18		21.52	12.57	34.09	19.77
JUL 16		18.22	12.11	30.33	16.77
AUG 20		21.94	14.38	36.32	16.50
SEP 17		24.06	15.99	40.05	19.32
OCT 15		22.56	16.48	39.04	17.46
NOV 19		25.35	18.40	43.75	23.06
DEC 17		26.67	19.68	46.35	25.11
JAN 21	2005	24.72	21.31	46.03	22.93
FEB 18		24.08	22.46	46.54	25.84
MAR 18		22.76	23.65	46.41	24.84
APR 15		19.10	24.68	43.78	20.89
MAY 20		24.48	24.62	49.10	24.91
JUN 17		24.56	25.98	50.54	27.26
JUL 15		26.74	25.38	52.12	28.16
AUG 19		24.30	25.90	50.20	27.48
SEP 14		24.12	27.73	51.85	28.95
OCT 21		21.39	28.87	50.26	24.23
NOV 18		28.75	26.61	55.36	30.02
DEC 17		30.85	27.69	58.54	31.60
JAN 20	2006	26.80	26.45	53.25	31.08
FEB 17		30.78	28.82	59.60	32.95
MAR 17		33.49	29.26	62.75	34.52
APR 21		33.78	31.76	65.54	34.83
MAY 19		33.91	33.23	67.14	31.50
JUN 17		35.67	32.38	68.05	30.41
JUL 21		37.69	33.20	70.89	29.46
AUG 18		40.13	35.09	75.22	34.37
SEP 15		40.90	36.48	77.38	35.80
OCT 20		41.63	37.93	79.56	39.36
NOV 17		42.65	39.64	82.29	41.73
DEC 15		45.05	39.23	84.28	43.66
JAN 19	2007	45.23	40.79	86.02	43.90
FEB 16		48.12	41.63	89.75	45.64
MAR 16		41.03	37.90	78.93	41.01
APR 20		45.77	39.51	85.28	48.04
MAY 18		46.64	40.58	87.22	50.70
JUN 15		45.76	41.79	87.55	51.49
JUL 20		41.53	40.86	82.39	51.56
AUG 17		40.02	41.15	81.17	45.54
SEP 21		38.33	45.63	83.96	51.17
OCT 19		31.55	42.58	74.13	49.47
NOV 16		24.35	41.32	65.67	46.33
DEC 21		22.20	45.86	68.06	48.08

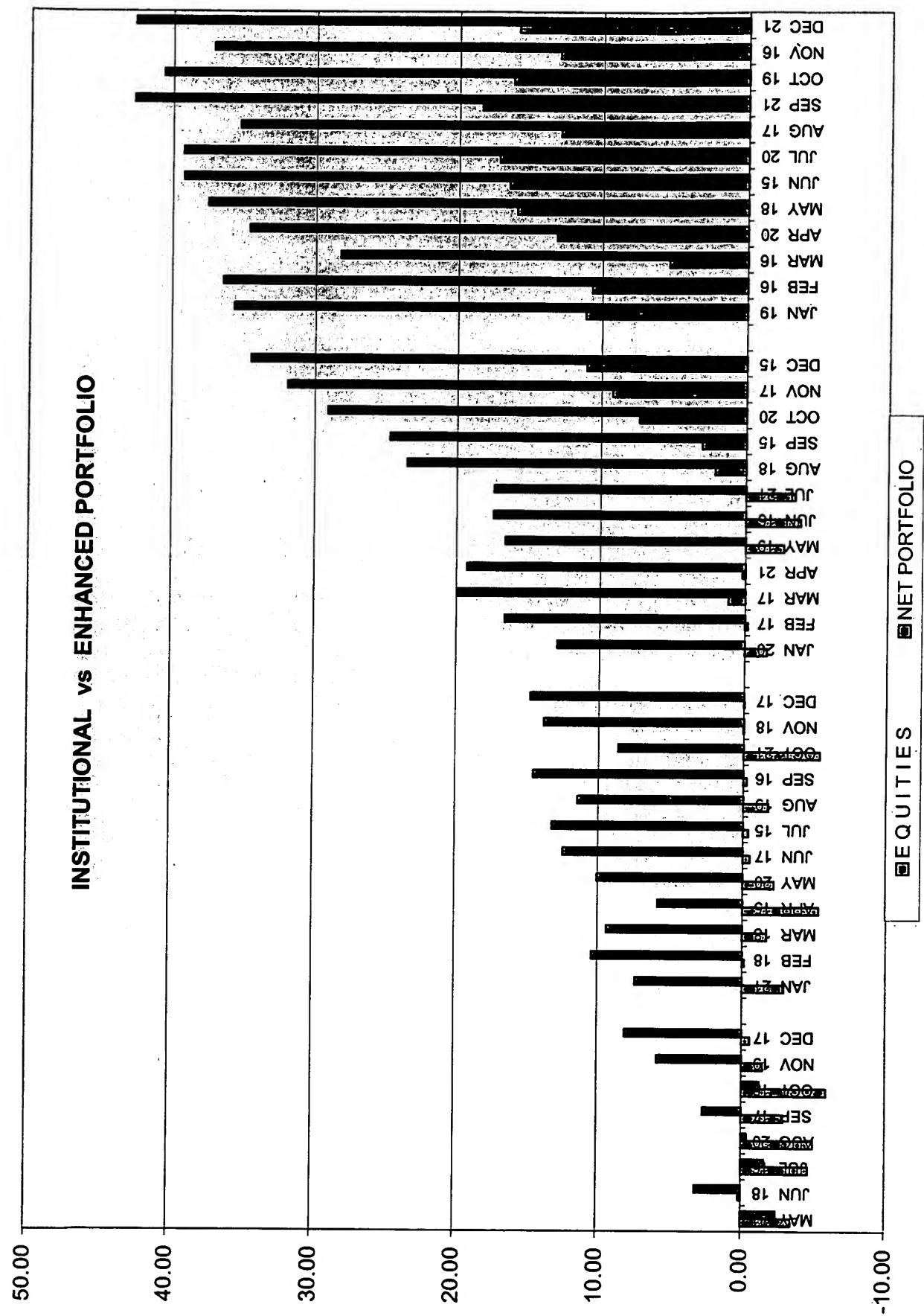


		EQUITIES	ENHANCEMENT	NET PORTFOLIO	S & P 500
JUN 20	2003	5.70	3.31	9.01	5.51
		9.51	8.44	17.95	5.51
		9.58	12.94	22.52	6.43
		20.12	10.38	30.50	10.97
		20.40	11.58	31.98	11.26
		16.89	11.96	28.85	10.10
		21.21	13.03	34.24	15.32
JAN 16	2004	28.81	11.29	40.10	20.00
		22.79	11.95	34.74	20.35
		17.35	11.12	28.47	17.38
		20.25	15.74	35.99	19.63
		18.35	19.68	38.03	16.02
		22.72	22.67	45.39	19.77
		18.49	23.22	41.71	16.77
		16.63	25.69	42.32	16.50
		20.62	26.79	47.41	19.32
		21.05	28.10	49.15	17.46
		28.21	28.18	56.39	23.06
		30.89	27.75	58.64	25.11
JAN 21	2005	25.41	27.95	53.36	22.93
		25.93	29.87	55.80	25.84
		23.46	30.18	53.64	24.84
		18.01	31.36	49.37	20.89
		26.17	33.38	59.55	24.91
		26.77	35.32	62.09	27.26
		29.60	35.90	65.50	28.16
		29.54	35.02	64.56	27.48
		30.06	36.33	66.39	28.95
		27.25	35.95	63.20	24.23
		34.98	33.88	68.86	30.02
		35.47	35.89	71.36	31.60
JAN 20	2006	33.95	37.24	71.19	31.08
		34.56	40.69	75.25	32.95
		34.59	40.73	75.32	34.52
		34.52	42.98	77.50	34.83
		27.85	40.75	68.60	31.05
		26.05	43.15	69.20	30.41
		18.90	41.29	60.19	29.46
		27.42	41.93	69.35	34.37
		31.05	44.14	75.19	35.80
		36.77	45.04	81.81	39.36
		42.04	46.51	88.55	41.73
		42.09	48.07	90.16	43.66
JAN 19	2007	41.10	50.22	91.32	43.90
		41.98	51.80	93.78	45.64
		37.99	50.43	88.42	41.01
		43.19	51.94	95.13	48.04
		46.48	51.19	97.67	50.70
		48.67	51.74	100.41	51.49
		53.55	50.77	104.32	51.56
		45.99	49.56	95.55	45.54
		54.96	50.36	105.32	51.17
		59.02	49.88	108.90	49.47
		54.90	52.22	107.12	46.33
		58.74	53.98	112.72	48.08



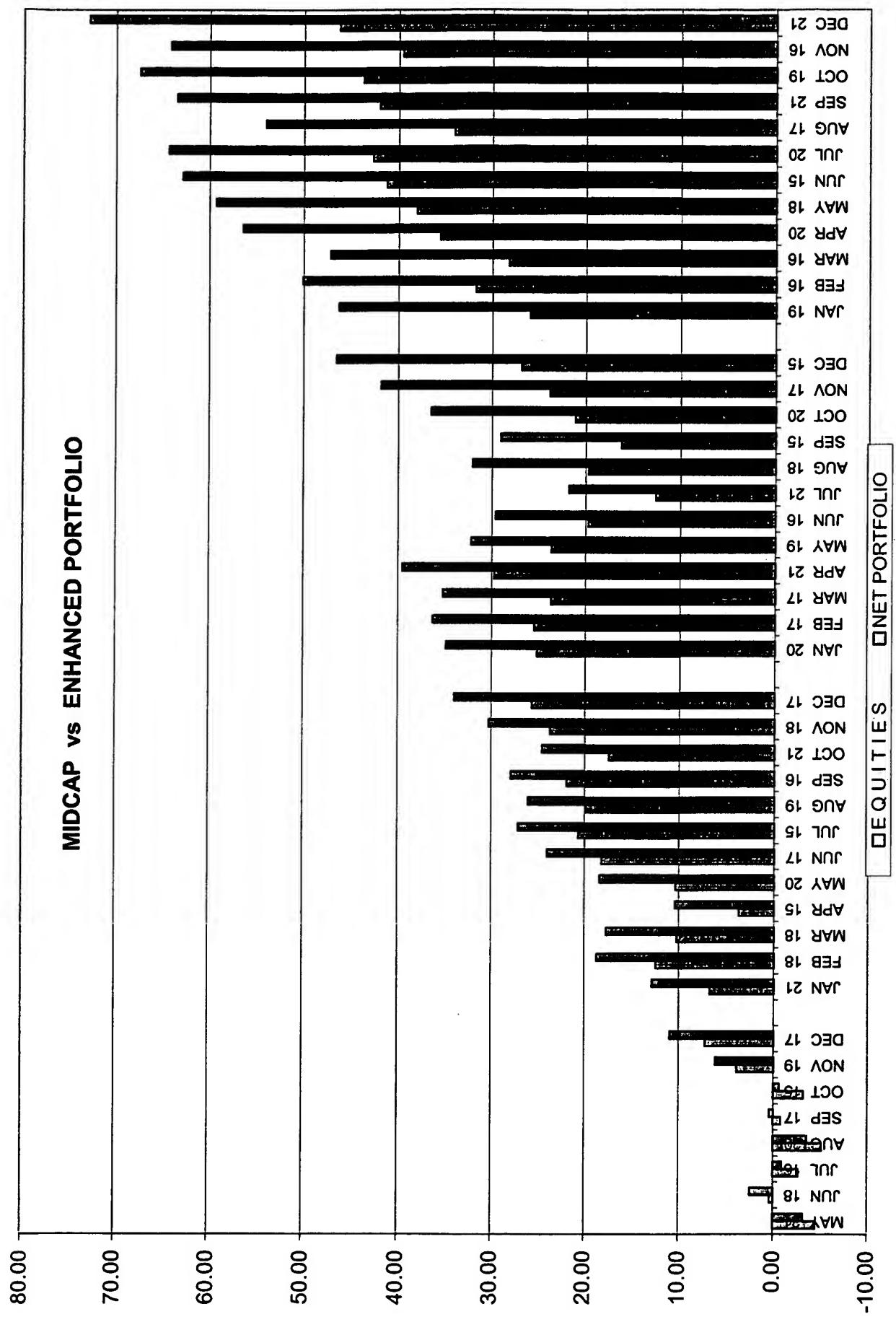
EQUITIES **ENHANCEMENT** **NET PORTFOLIO** **S & P 500**

NOV 21		1.54	1.33	2.87	-1.16
DEC 19		3.64	2.01	5.65	4.06
JAN 16	2004	8.07	1.44	9.51	8.74
FEB 20		8.03	1.49	9.52	9.09
MAR 19		4.30	1.46	5.76	6.12
APR 16		6.34	3.46	9.80	8.37
MAY 21		2.86	4.34	7.20	4.76
JUN 18		6.19	6.20	12.39	8.51
JUL 16		2.29	6.16	8.45	5.51
AUG 20		2.44	7.21	9.65	5.24
SEP 17		3.87	8.18	12.05	8.06
OCT 15		0.88	7.20	8.08	6.20
NOV 19		5.72	8.66	14.38	11.80
DEC 17		6.88	9.52	16.40	13.85
JAN 21	2005	5.21	11.76	16.97	11.67
FEB 18		8.03	12.30	20.33	14.58
MAR 18		6.54	12.76	19.30	13.58
APR 15		3.17	13.18	16.35	9.63
MAY 20		6.43	14.29	20.72	13.65
JUN 17		7.18	15.60	22.78	16.00
JUL 15		7.28	16.29	23.57	16.90
AUG 19		5.33	15.93	21.26	16.22
SEP 16		6.52	17.59	24.11	17.69
OCT 21		1.82	17.09	18.91	12.97
NOV 18		7.23	16.77	24.00	18.76
DEC 17		7.93	17.92	25.85	20.34
JAN 20	2006	6.23	17.61	23.84	19.82
FEB 17		8.13	19.69	27.82	21.69
MAR 17		9.49	21.66	31.15	23.26
APR 21		8.70	22.34	31.04	23.57
MAY 19		6.36	22.64	29.00	20.24
JUN 16		5.66	24.84	30.50	19.15
JUL 21		6.17	24.39	30.56	18.20
AUG 18		11.54	24.66	36.20	23.11
SEP 15		13.05	25.82	38.87	24.54
OCT 20		17.48	25.61	43.09	28.10
NOV 17		20.17	26.46	46.63	30.47
DEC 15		21.72	26.99	48.71	32.40
JAN 19	2007	22.02	28.26	50.28	32.64
FEB 16		21.66	29.47	51.13	34.38
MAR 16		16.07	26.79	42.86	29.75
APR 20		23.71	25.63	49.34	36.78
MAY 18		22.90	25.90	48.80	39.44
JUN 15		20.20	27.05	47.25	40.23
JUL 20		17.62	26.04	43.66	40.30
AUG 17		10.75	26.29	37.04	34.28
SEP 21		16.09	28.64	44.73	39.91
OCT 19		13.91	28.46	42.37	38.21
NOV 16		10.60	28.20	38.80	35.07
DEC 21		13.82	30.84	44.66	36.82



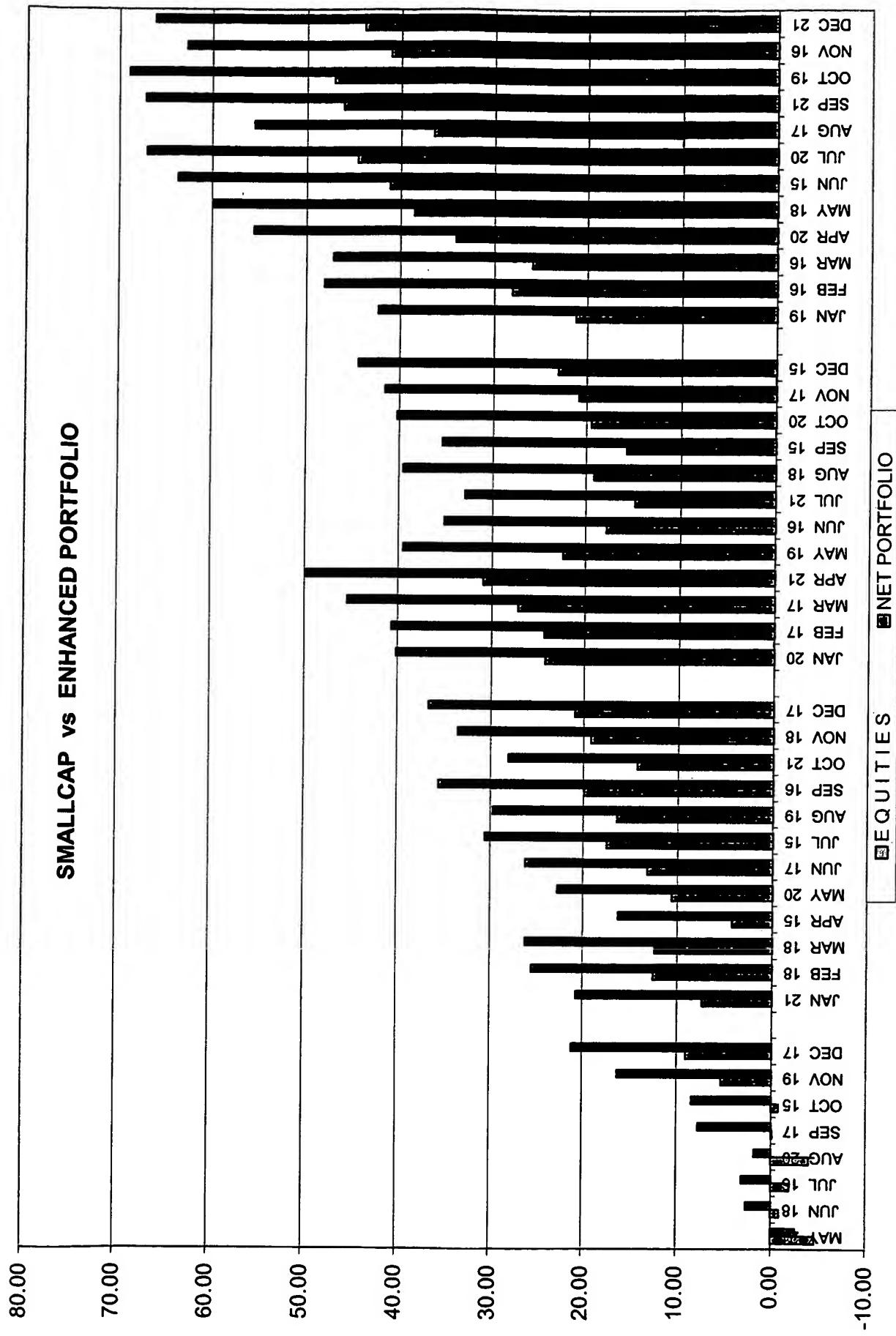
EQUITIES **ENHANCEMENT** **NET PORTFOLIO** **S & P 500**

MAY 21	2004	-3.45	1.04	-2.41	-3.61
JUN 18		0.17	2.99	3.16	0.14
JUL 16		-4.65	3.04	-1.61	-2.86
AUG 20		-5.00	4.63	-0.37	-3.13
SEP 17		-2.88	5.49	2.61	-0.31
OCT 15		-5.87	4.64	-1.23	-2.17
NOV 19		-1.48	7.30	5.82	3.43
DEC 17		-0.53	8.55	8.02	5.48
JAN 21	2005	-2.89	10.23	7.34	3.30
FEB 18		-0.14	10.51	10.37	6.21
MAR 18		-1.68	11.03	9.35	5.21
APR 15		-5.28	11.09	5.81	1.26
MAY 20		-2.16	12.19	10.03	5.28
JUN 17		-0.47	12.89	12.42	7.63
JUL 15		-0.36	13.56	13.20	8.53
AUG 19		-1.76	13.16	11.40	7.85
SEP 16		-0.22	14.74	14.52	9.32
OCT 21		-5.30	13.90	8.60	4.60
NOV 18		0.02	13.78	13.80	10.39
DEC 17		-0.02	14.78	14.76	11.97
JAN 20	2006	-1.54	14.46	12.92	11.45
FEB 17		-0.18	16.80	16.62	13.32
MAR 17		1.15	18.79	19.94	14.89
APR 21		0.20	19.02	19.22	15.20
MAY 19		-2.65	19.24	16.59	11.87
JUN 16		-3.82	21.25	17.43	10.78
JUL 21		-3.42	20.81	17.39	9.38
AUG 18		2.09	21.42	23.51	14.74
SEP 15		3.00	21.70	24.70	16.17
OCT 20		7.33	21.75	29.08	19.73
NOV 17		9.19	22.70	31.89	22.10
DEC 15		11.00	23.41	34.41	24.03
JAN 19	2007	11.09	24.51	35.60	24.27
FEB 16		10.67	25.73	36.40	26.01
MAR 16		5.34	22.91	28.25	21.38
APR 20		13.16	21.41	34.57	28.41
MAY 18		15.93	21.55	37.48	31.07
JUN 15		16.47	22.74	39.21	31.86
JUL 20		17.19	22.05	39.24	31.93
AUG 17		12.91	22.36	35.27	25.91
SEP 21		18.40	24.28	42.68	31.54
OCT 19		16.23	24.40	40.63	29.84
NOV 16		13.00	24.13	37.13	26.70
DEC 21		15.85	26.78	42.63	28.45



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MAY 21	2004	-4.46	1.27	-3.19	-3.61
JUN 18		0.35	2.08	2.43	0.14
JUL 16		-2.69	1.73	-0.96	-2.86
AUG 20		-5.14	1.58	-3.56	-3.13
SEP 17		-0.82	1.23	0.41	-0.31
OCT 15		-3.19	2.57	-0.62	-2.17
NOV 19		3.84	2.25	6.09	3.43
DEC 17		7.18	3.73	10.91	5.48
JAN 21	2005	6.71	6.08	12.79	3.30
FEB 18		12.40	6.21	18.61	6.21
MAR 18		10.19	7.45	17.64	5.21
APR 15		3.68	6.69	10.37	1.26
MAY 20		10.32	7.98	18.30	5.28
JUN 17		18.11	5.82	23.93	7.63
JUL 15		20.62	6.43	27.05	8.53
AUG 19		19.82	6.17	25.99	7.85
SEP 16		21.86	5.96	27.82	9.32
OCT 21		17.38	7.12	24.50	4.60
NOV 18		23.66	6.60	30.26	10.39
DEC 17		25.61	8.38	33.99	11.97
JAN 20	2006	25.09	9.77	34.86	11.45
FEB 17		25.40	10.87	36.27	13.32
MAR 17		23.62	11.58	35.20	14.89
APR 21		29.74	9.73	39.47	15.20
MAY 19		23.60	8.57	32.17	11.87
JUN 16		19.70	9.90	29.60	10.78
JUL 21		12.59	9.16	21.75	9.83
AUG 18		19.68	12.38	32.06	14.74
SEP 15		16.22	12.81	29.03	16.17
OCT 20		21.07	15.41	36.48	19.73
NOV 17		23.81	18.00	41.81	22.10
DEC 15		26.81	19.72	46.53	24.03
JAN 19	2007	25.90	20.35	46.25	24.27
FEB 16		31.70	18.35	50.05	26.01
MAR 16		28.21	18.99	47.20	21.38
APR 20		35.58	20.82	56.40	28.41
MAY 18		38.05	21.22	59.27	31.07
JUN 15		41.24	21.60	62.84	31.86
JUL 20		42.66	21.66	64.32	31.93
AUG 17		34.07	19.92	53.99	25.91
SEP 21		41.98	21.48	63.46	31.54
OCT 19		43.69	23.74	67.43	29.84
NOV 16		39.52	24.61	64.13	26.70
DEC 21		46.23	26.65	72.88	28.45



EQUITIES

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MAY 21	2004	-4.61	2.07	-2.54	-3.61
JUN 18		-0.85	3.46	2.61	0.14
JUL 16		-1.93	4.99	3.06	-2.86
AUG 20		-3.96	5.74	1.78	-3.13
SEP 17		-0.10	7.79	7.69	-0.31
OCT 15		-0.74	9.09	8.35	-2.17
NOV 19		5.28	10.92	16.20	3.43
DEC 17		9.03	12.08	21.11	5.48
JAN 21	2005	7.32	13.36	20.68	3.30
FEB 18		12.50	13.00	25.50	6.21
MAR 18		12.35	13.81	26.16	5.21
APR 15		4.19	12.01	16.20	1.26
MAY 20		10.56	12.15	22.71	5.28
JUN 17		13.15	13.05	26.20	7.63
JUL 15		17.44	13.11	30.55	8.53
AUG 19		16.35	13.37	29.72	7.85
SEP 16		19.86	15.64	35.50	9.32
OCT 21		14.27	13.80	28.07	4.60
NOV 18		19.20	14.32	33.52	10.39
DEC 17		20.95	15.65	36.60	11.97
JAN 20	2006	24.17	15.96	40.13	11.45
FEB 17		24.32	16.37	40.69	13.32
MAR 17		27.17	18.26	45.43	14.89
APR 21		30.92	18.91	49.83	15.20
MAY 19		22.33	17.15	39.48	11.87
JUN 16		17.73	17.39	35.12	10.78
JUL 21		14.78	18.17	32.95	9.83
AUG 18		19.11	20.44	39.55	14.74
SEP 15		15.70	19.68	35.38	16.17
OCT 20		19.45	20.76	40.21	19.73
NOV 17		20.82	20.72	41.54	22.10
DEC 15		23.02	21.39	44.41	24.03
JAN 19	2007	21.19	21.11	42.30	24.27
FEB 16		28.06	20.03	48.09	26.01
MAR 16		25.90	21.24	47.14	21.38
APR 20		34.13	21.46	55.59	28.41
MAY 18		38.54	21.28	59.82	31.07
JUN 15		41.17	22.42	63.59	31.86
JUL 20		44.55	22.41	66.96	31.93
AUG 17		36.49	19.06	55.55	25.91
SEP 21		46.08	21.02	67.10	31.54
OCT 19		47.09	21.80	68.89	29.84
NOV 16		41.08	21.60	62.68	26.70
DEC 21		43.89	22.25	66.14	28.45